

ABSTRACT OF THE DISCLOSURE

A medical insurance system wherein disclosure of preexisting conditions is appropriately performed upon the creation of an insurance contract. A party wishing to purchase insurance from an insurance company 10 agrees that personal medical data obtained from a database 16 of a medical facility 14, possibly including data from a physical examination conducted at the medical facility 14 or a prior diagnosis of illness, is stored in a database 12 of the insurance company 10. The parties agree that in this manner disclosure of preexisting conditions is regarded as being complete. Disclosure of preexisting conditions is easily and accurately performed.